

Nov 25 9 30 AM '03

WHEN RECORDED MAIL TO:

REGIONS BANK
FOX MEADOWS
5281 WINCHESTER ROAD
MEMPHIS, TN 38118

BY 1877 PG 240
J. DAVIS CH. CLK.

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

Mark Edwards
REGIONS BANK
5281 WINCHESTER ROAD
MEMPHIS, TN 38118
(800) 734-4667

NOTE TO CHANCERY CLERK: see Exhibit "A" for legal description of property.



MODIFICATION OF DEED OF TRUST



DOC4750000022082880001000000

THIS MODIFICATION OF DEED OF TRUST dated September 27, 2003, is made and executed between Shirley A Thomas, whose address is 7255 Country Oak Drive, Southaven, MS 38671; AN UNMARRIED WOMAN ("Grantor") and REGIONS BANK, FOX MEADOWS, 5281 WINCHESTER ROAD, MEMPHIS, TN 38118 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 27, 2001 (the "Deed of Trust") which has been recorded in DeSoto County, State of Mississippi, as follows:

Recorded on 10/16/2001 in the amount of \$125,000.00 in Book 1394, Page 416, in the County of DeSoto, Mississippi.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DeSoto County, State of Mississippi:

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 7255 Country Oak Drive, Southaven, MS 38671.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

to extend the maturity date from 09/27/2003 to 09/27/2004.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EXHIBIT "A". An exhibit, titled "Exhibit "A", is attached to this Modification and by this reference is made a part of this Modification just as if all the provisions, terms and conditions of the Exhibit had been fully set forth in this Modification.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 27, 2003.

GRANTOR:

x Shirley A Thomas

LENDER:

x Mark Edwards
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

BK 1877 PG 0241

Loan No: 22082880001

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Shelby

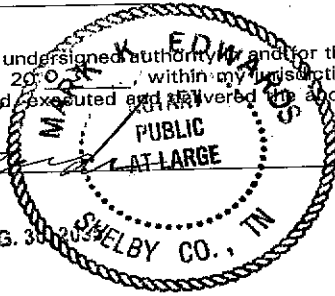
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Personally appeared before me, the undersigned authority, and for the said County and State, on this 27 day of September, 2003, within my jurisdiction, the within named Shirley A Thomas, AN UNMARRIED WOMAN, who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

NOTARY PUBLIC

My Commission Expires:

MY COMMISSION EXPIRES AUG. 30, 2003



LENDER ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Shelby

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) SS
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Personally appeared before me, the undersigned authority in and for the said County and State, on this 27th day of September, 2003, within my jurisdiction, the within named Mark K. Edwards, Vice Pres. Regions Bank, a Tennessee corporation, and acknowledged that for and on behalf of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

NOTARY PUBLIC

My Commission Expires:

August 3, 2005

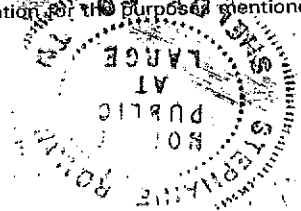


EXHIBIT " A "

Lot 10, First Revision, Country Oaks Estates Subdivision, Section 28, Township 1 South, Range 7 West, in DeSoto County, Mississippi as shown on plat of record in Plat Book 21, Page 28-31, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.